

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | Duane Michael Dare | Social Security number or ITIN | xxx-xx-3069 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | Maribeth Dare | Social Security number or ITIN | xxx-xx-5492 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 18-10115-JNP | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Duane Michael Dare

Maribeth Dare

3/4/22

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Duane Michael Dare
Maribeth Dare
Debtors

Case No. 18-10115-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Mar 04, 2022

Form ID: 3180W

Total Noticed: 29

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2022:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db/jdb | + Duane Michael Dare, Maribeth Dare, 18 Du Mont Drive, Millville, NJ 08332-9410 |
| 517528336 | + FINANCE OF AMERICA, McCabe, Weisberg & Conway, P.C., 216 Haddon Avenue, Suite 201, Westmont, NJ 08108-2818 |
| 517386871 | + Finance of America, c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262 |
| 517372376 | + Lakeview Loan Servicing, LLC, McCabe, Weisberg & Conway, P.C., 216 Haddon Avenue, Suite 201, Westmont, NJ 08108-2818 |
| 517260050 | + LoanCare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262 |
| 517260052 | State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 269, Trenton, NJ 08695-0269 |

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Mar 04 2022 20:34:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Mar 04 2022 20:34:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 517260042 | + EDI: TSYS2 | Mar 05 2022 01:33:00 | Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015 |
| 517260043 | + EDI: CAPITALONE.COM | Mar 05 2022 01:33:00 | Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 517260044 | + EDI: CAPONEAUTO.COM | Mar 05 2022 01:33:00 | Capital One Auto Finance, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 517269446 | + EDI: AISACG.COM | Mar 05 2022 01:33:00 | Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 517315958 | + EDI: AISACG.COM | Mar 05 2022 01:33:00 | Capital One Auto Finance, c/o AIS Portfolio Serv, P.O. Box 4360, Houston, TX 77210-4360 |
| 517260045 | + EDI: CAPITALONE.COM | Mar 05 2022 01:33:00 | Capital One Na, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 517260046 | + EDI: WFNNB.COM | Mar 05 2022 01:33:00 | Comenitycapital/boscov, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125 |
| 517260047 | + Email/PDF: creditonebknofications@resurgent.com | Mar 04 2022 20:38:21 | Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873 |
| 517370056 | + EDI: AIS.COM | Mar 05 2022 01:33:00 | Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 517260049 | EDI: IRS.COM | | |

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|-----------|---|----------------------|---|
| | | Mar 05 2022 01:33:00 | Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114 |
| 517382103 | Email/PDF: resurgentbknotifications@resurgent.com | Mar 04 2022 20:38:33 | LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 517375447 | + EDI: MID8.COM | Mar 05 2022 01:33:00 | MIDLAND FUNDING LLC, PO BOX 2011, Warren MI 48090-2011 |
| 517780924 | + EDI: AISMIDFIRST | Mar 05 2022 01:33:00 | MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051 |
| 517780923 | + EDI: AISMIDFIRST | Mar 05 2022 01:33:00 | MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051 |
| 517260051 | + Email/Text: ustpreregion03.ne.ecf@usdoj.gov | Mar 04 2022 20:34:00 | Office of the U.S. Trustee, District of New Jersey, U.S. Department of Justice, One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 517375328 | EDI: Q3G.COM | Mar 05 2022 01:33:00 | Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 517262612 | + EDI: RMSC.COM | Mar 05 2022 01:33:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 517260053 | + EDI: RMSC.COM | Mar 05 2022 01:33:00 | Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 517260054 | + EDI: RMSC.COM | Mar 05 2022 01:33:00 | Synchrony Bank/PayPal Cr, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 517386603 | + Email/Text: bncmail@w-legal.com | Mar 04 2022 20:34:00 | TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |
| 517260055 | + EDI: WTRRN BANK.COM | Mar 05 2022 01:33:00 | Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475 |

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--|
| 517269447 | *+ | Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 517260048 | *P++ | INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Special Procedures Branch, Bankruptcy Section, PO Box 724, Springfield, NJ 07081-0724 |
| 517315577 | * | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-1

User: admin

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Date: Mar 06, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2022 at the address(es) listed below:

| Name | Email Address |
|-------------------|---|
| Denise E. Carlon | on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| Isabel C. Balboa | ecfmail@standingtrustee.com summarymail@standingtrustee.com |
| Isabel C. Balboa | on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com |
| Joel R. Spivack | on behalf of Debtor Duane Michael Dare joel@spivacklaw.com admin@spivacklaw.com;r44331@notify.bestcase.com |
| Joel R. Spivack | on behalf of Joint Debtor Maribeth Dare joel@spivacklaw.com admin@spivacklaw.com;r44331@notify.bestcase.com |
| Joel R. Spivack | on behalf of Trustee Isabel C. Balboa joel@spivacklaw.com admin@spivacklaw.com;r44331@notify.bestcase.com |
| Melissa S DiCerbo | on behalf of Creditor FINANCE OF AMERICA nj-ecfmail@mwc-law.com nj-ecfmail@ecf.courtdrive.com |
| Melissa S DiCerbo | on behalf of Creditor Lakeview Loan Servicing LLC nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com |
| Mina M Beshara | on behalf of Creditor Lakeview Loan Servicing mbeshara@hinshawlaw.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 10